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International Travel Medical Insurance

Presented to:

Global Security Plus

Presented by:

Global Insurance Solutions

Official Group Proposal organized
by Seven Corners, Inc.

Wednesday, January 11, 2012

Underwritten by **Certain**
Underwriters at Lloyds, London

Quote is valid for 30 days



SEVEN CORNERS

Specialty Insurance and Benefit Management

Description of Proposed Program & Premiums

Assured

Global Security Plus

Eligibility

Eligible Persons shall be participants, employees, or members of the Assured Group, while traveling outside of their Home Country whose name and travel dates have been submitted on the Group Application and have been accepted by the Administrator. Dependents are considered to be the Primary Insured Person's spouse and natural or legally adopted unmarried children over 14 (fourteen) days and under 19 years of age while traveling outside of their Home Country. Home Country is defined as - The country where an Insured person(s) has his/her true, fixed and permanent home and principal establishment. Coverage shall apply worldwide including the United States.

Policy Period

From: 12:00 a.m. Local Standard Time, Date to be Agreed.

To: 11:59 p.m. Local Standard Time, Date to be Agreed.

NOTE: This is only a brief description of the plan benefit. The policy shall provide the only basis for coverage and claim.

Eligibility

International Travel Medical Insurance provides coverage for individuals and families provided You are a Non U.S. Citizens traveling outside of their Home Country

Eligible individuals may also purchase coverage for their eligible dependents. An eligible spouse shall be defined as the Primary Insured's legal spouse. An Eligible Dependent Child shall mean the Primary Insured Person's unmarried children over fourteen (14) days and under nineteen (19) years of age.

It is the Insured Person's responsibility to maintain all records regarding travel history, age and provide any documents to the Administrator, which would verify Eligibility Requirements.

Effective Date of Coverage begins on the latest of the following:

1. The date and time the Company receives a completed application and plan cost for the Period of Coverage; or
2. The Effective Date requested on the application; or
3. The moment You depart Your Home Country; or
4. The date the Company approves the application.

Expiration Date of Coverage terminates on the earlier of the following:

1. Your return to Your Home Country (except as provided under the Home Country Coverage); or
2. The expiration of 364 days from the Effective Date of Coverage; or
3. The date shown on the ID card; or
4. The end of the period for which plan cost has been paid; or
5. The date You fail to be considered an Eligible Person; or
6. The maximum benefit amount has been paid.

Schedule of Benefits

All coverages and plan costs listed in this Evidence of Benefits are in U.S. Dollar amounts.

Medical Maximums	\$400,000 (age 65-69, medical maximum limited to \$50,000 - age 80+, maximum limited to \$15,000). Medical Maximum is per person per Period of Coverage.
Deductible	\$100, \$250 Deductible is per person per Period of Coverage. Maximum of 3 Deductibles per Period of Coverage per Family
Coinsurance	Inside North America: After You pay the Deductible, the plan pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Medical Maximum. Outside North America: After You pay the Deductible, the plan pays 100% to the selected Medical Maximum.
Maternity	Up to \$4,000 after 9 month waiting period
Newborn Care	Covered for first 31 days after birth up to \$25,000.
Annual Adult Physicals	\$175 per Period of Coverage (12 month waiting period) not subject to coinsurance and deductible.
Annual Mammogram	\$250 per Period of Coverage (12 month waiting period)
Well Child Care	Up to 3 visits per year for Dependent Child under 19 years old not subject to coinsurance and deductible (no wait). Up to \$55/visit
Mental and Nervous	In and outpatient up to \$5,000 per Period of Coverage after a 6 month waiting period.
Dental (Accident Coverage)	To a maximum of \$500 (Only available to programs purchased for 1 month or more.)
Emergency Medical Evacuation/Repatriation	\$250,000 (in addition to the Medical Maximum)
Return of Mortal Remains	\$50,000
Return of Minor Child(ren)	\$50,000
Emergency Reunion	\$50,000
Local Ambulance Benefit	\$5,000
Accidental Death & Dismemberment (AD&D)	\$15,000 principal sum for Insured or Insured Spouse \$5,000 principal sum for Dependent Child Aggregate limit of \$250,000 per family
Loss of Baggage	\$500
Interruption of Trip	\$5,000
Home Country Coverage	<i>Incidental Trips to The Home Country:</i> Up to \$50,000 <i>Extension of Benefits:</i> Up to \$5,000
Hospital or Military Facility Room & Board	Usual, reasonable and customary to the selected Medical Maximum
Intensive Care	Usual, reasonable and customary to the selected Medical Maximum
Outpatient Medical Expenses	Usual, reasonable and customary to the selected Medical Maximum
Benefit Period	180 Days

Description of Benefits

Medical Expenses: International Travel Medical Insurance shall pay Reasonable and Customary charges for Covered Expenses, excess of the chosen Deductible and Coinsurance up to the selected Medical Maximum, incurred by You due to an Accidental Injury or Illness which occurred during the Period of Coverage outside Your Home Country (except as provided under the Home Country Coverage). All bodily disorders existing simultaneously which are due to the same or related causes shall be considered one Disablement. If a Disablement is due to causes which are the same or related to the cause of a prior Disablement, the Disablement shall be considered a continuation of the prior Disablement and not a separate Disablement. The initial treatment of an Injury or Illness must occur within thirty (30) days of the date of Injury or onset of Illness.

Only such expenses which are specifically enumerated in the following list of charges and are incurred within one hundred eighty (180) days from the date of accident or onset of Illness and which are not excluded, shall be considered Covered Expenses:

1. Charges made by a Hospital or Military Facility for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital's or Military Facility's average charge for semi-private room and board accommodations.
2. Charges made for Intensive Care or Coronary Care charges and nursing services.
3. Charges made for diagnosis, Treatment and Surgery by a Physician.
4. Charges made for an operating room.
5. Charges made for Outpatient Treatment, same as any other Treatment covered on an Inpatient basis. This includes ambulatory Surgical centers, Physicians' Outpatient visits/examinations, clinic care, and Surgical opinion consultations.
6. Charges made for the cost and administration of anesthetics.
7. Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood, transfusions, iron lungs, and medical Treatment.
8. Charges for physiotherapy, if recommended by a Physician for the Treatment of a specific Disablement and administered by a licensed physiotherapist.
9. Dressings, drugs, and Medicines that can only be obtained upon a written prescription of a Physician or Surgeon.
10. Local transportation to or from the nearest Hospital or Military Facility or to and from the nearest Hospital or Military Facility with facilities for required Treatment. Such transportation shall be by licensed ground ambulance only to a limit of \$5,000, within the metropolitan area in which You are located at that time the service is used. If You are in a rural area, then licensed air ambulance transportation to the nearest metropolitan area shall be considered a Covered Expense.

Pre-Notification / Referral: In order to ensure Your claims are addressed as efficiently as possible, You or the provider of service must contact the Assistance Company for pre-notification prior to: any medical Treatment in the U.S. as well as Hospital or Military Facility admissions and inpatient / outpatient surgeries incurred worldwide. The Assistance Company has trained personnel available twenty-four (24) hours a day, seven (7) days a week throughout the year to answer Your questions, provide assistance, and guide You to an appropriate facility if necessary. In the case of an Emergency Admission, the Assistance Company must be contacted within forty-eight (48) hours, or as soon as reasonably possible. Pre-notification does not guarantee that benefits will be paid.

Please be aware that this is not a general health insurance policy, but an interim, limited benefit period, travel medical plan intended for use while away from Your Home Country. The plan cannot guarantee payment to an individual or a facility for medical expenses until it has been determined that it is an eligible expense and a signed agreement has been received from the appropriate medical facility.

Description of Benefits

Dental Accident Coverage: This plan shall pay in excess of the chosen Deductible and Coinsurance of up to a maximum of \$500, for emergency treatment to repair or replace sound natural teeth damaged as the result of a covered accident. (*Only available to programs purchased for 1 month or more.)

Emergency Medical Evacuation/Repatriation: The plan will pay Covered Expenses incurred if any covered Injury or Illness commences during the Period of Coverage that results in the Medically Necessary Emergency Medical Evacuation or Repatriation (Your medical condition warrants immediate transportation from the medical facility where You are located to the nearest adequate medical facility where medical Treatment can be obtained). This benefit must be approved and arranged by the Assistance Company in consultation with the local attending Physician.

Return of Mortal Remains: The plan will pay the reasonable Covered Expenses incurred up to a maximum of \$50,000 to return Your remains to Your Home Country, if You should die. This benefit must be approved and arranged by the Assistance Company.

Return of Minor Child(ren): Should You be traveling alone with a Minor Child(ren) and are hospitalized because of a covered Illness or Injury and the Minor Child(ren), under age nineteen (19), is left unattended, the plan will arrange and pay up to \$50,000 for a one way economy fare to their Home Country (including the cost of an attendant/escort, if necessary to insure the safety and welfare of a Minor Child(ren)). This benefit must be approved and arranged by the Assistance Company.

Emergency Medical Reunion: When Emergency Medical Evacuation or Repatriation is ordered and the attending Physician recommends that a family member travel with You, the plan will arrange and pay, up to \$50,000, for a round trip economy-class transportation for one individual of Your choice, from Your Home Country, to be at Your side while You are hospitalized. This benefit must be approved and arranged by the Assistance Company.

Accidental Death & Dismemberment: Benefits shall be paid to You if You sustain an Accidental Injury. The Injury must occur during the Period of Coverage and death or dismemberment as a result of that Accident must occur within 365 days from the date of Accident. Benefits payable for any such loss shall be in accordance with the following table: If You incur more than one Loss stated in the following Table as the result of one Accident, only the largest amount, shall be payable.

Description of Loss Percent	Percent of Principal Sum
Life	100%
Both Hands or Both Feet or Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Either Hand or Foot	50%
Common Carrier Accidental Death	200%

Baggage Loss: This plan will reimburse You for lost baggage and personal effects checked with a Common Carrier provided You have taken all reasonable measures to protect, save and/or recover his/her property at all times. The baggage and personal effects must be owned by and accompany You at all times. There will be a per article limit of \$50 to a maximum benefit limit of \$500 as per the Schedule of Benefits. The plan will pay the lesser of the following:

1. The actual cash value (cost less proper deduction for depreciation at the time of loss);
2. The cost to repair or replace the article with material of a like kind and quality; or
3. \$50 per article.

This coverage is secondary to any coverage provided by a Common Carrier. You must furnish proof to the Company that full reimbursement has been obtained from the airline.

Description of Benefits

Interruption of Trip: If You are unable to continue the trip due to the death of an Immediate Family member (parent, spouse, sibling or child) or due to serious damage to Your principal residence from fire, flood or similar natural disaster (tornado, earthquake, hurricane, etc.), the plan will reimburse (up to \$5,000) for the cost of economy travel, less the value of applied credit from an unused return travel ticket, to return You home to Your area of principal residence. This benefit must be approved and arranged by the Assistance Company.

Home Country Coverage: *Incidental Trips to the Home Country* – This benefit covers You for incidental trips to Your Home Country (thirty (30) days per six (6) months of purchased coverage or pro rata thereof - example: approximately five (5) days per month of purchased coverage). Maximum benefit is reduced to \$50,000 for any illness or injury occurring while on an incidental trip to Your Home Country. Please note: If You do not use Your Home Country Coverage days within Your Period of Coverage, they do not extend after Your Expiration Date. *Home Country Extension of Benefits* – The plan shall pay up to a maximum of \$5,000 for Covered Expenses incurred in Your Home Country related to an Injury or Illness which occurred, was diagnosed and treated outside Your Home Country during Your Period of Coverage (does not apply for Emergency Evacuation or Repatriation). Only those Covered Expenses that are incurred within 180 days from the date of accident or onset of Illness and which are not excluded shall be considered eligible.

Maternity - This plan shall pay up to a maximum of \$4,000 (subject to the chosen Deductible and Coinsurance) after 9 months of continuous coverage, for Covered Expenses incurred before, during, and after delivery of a Child(ren), including Physician(s), Hospital or Military Facility, laboratory, and ultrasound services. Coverage for the Inpatient postpartum stay for the Insured Person(s) and her Newborn Child(ren) in a Hospital or Military Facility will, at a minimum, be for the length of stay recommended by the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists in their guidelines for Prenatal Care, but not to exceed a maximum of 31 days. The Insured Person(s) may Pre-Notify a Pregnancy with the Administrator by utilizing the following:

- 1.) Call 1-800-690-6295 within the United States or from outside the United States call (Collect) 0-317-818-2808, or;
- 2.) Fax 317-575-2256, or;
- 3.) E-mail: assist@sevencorners.com

Newborn Care-When a parent remains eligible for Coverage, Newborn Child(ren) are automatically covered for the first thirty one (31) days after birth to a maximum of \$25,000. In order to continue Coverage beyond the first thirty one (31) days and be accepted as any other new Insured Person(s) subject to the Insurance Provisions, Scope of Coverage and Exclusions sections of this Certificate or other sections relating to a Newborn Child(ren) up to the maximum amount of this Certificate, the following conditions must be met: (1) any applicable Premium is submitted and Approved by the Company within thirty one (31) days of the birth of a Newborn Child(ren); (2) The Pregnancy which led to the birth of a Newborn Child(ren) was an eligible Pregnancy covered under this Certificate; (3) The mother of the Newborn Child(ren) remains covered under this Certificate; (4) The mother and Newborn Child(ren) meets and will continue to meet the Eligibility Requirements of this Certificate.

Annual Adult Physicals-This plan shall pay up to \$175 per Period of Coverage for routine annual physical examinations. Adults must be over the age of 19 and have been continuously covered under the Certificate for 12 consecutive months prior to the date of the physical examination. This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs or treatments existent or necessary prior to the Effective Date of coverage.

Description of Benefits

Annual Mammogram- This plan shall pay up to \$250 per Period of Coverage for an Annual Mammogram. Females must be over the age of 19 and have been continuously covered under the Certificate for 12 consecutive months prior to the date of the preventive examination.

- a. Mammogram:
 - i. A baseline mammogram for women.
 - ii. An annual screening for mammogram for women.

Well-Child Care Benefit- This benefit applies to Eligible Dependent Child(ren). This plan shall pay up to \$55 per visit, with a maximum of three (3) visits per year for Dependent Child(ren) under nineteen (19) years of age. Covered Expenses include preventive and primary care services, including physical examinations, measurements, sensory screening, neuropsychiatry evaluation, and development screening. Preventive and primary care services shall also include, as recommended by the Physician(s), hereditary and metabolic screening at birth, immunizations, urinalysis, tuberculin tests, and hematocrit, hemoglobin, and other appropriate blood tests, including tests to screen for sickle hemoglobinopathy.

Mental and Nervous Benefits- When the Insured Person(s) incurs covered Mental and Nervous expenses, the Company will pay up to \$5,000 per Period of Coverage, after a 6 month waiting period, subject to the chosen Deductible and Coinsurance. In no event shall the Company's maximum liability exceed the maximum stated in the Schedule of Benefits as to Eligible Benefits during the stated period of time.

1. Mental or Nervous

For the purpose of this section, only such expenses incurred as the result of Mental or Nervous Treatment(s) or Medication, which are specifically enumerated in the following list of charges, and which are not excluded in the Exclusions, shall be considered as Eligible Benefits:

- a.) Inpatient Care:
 - i.) Charges made by a Hospital or Military Facility or mental institution for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital's or mental institution's or Military Facility's average charge for semiprivate room and board accommodation.
 - ii.) Charges made for diagnosis and Treatment(s) by a Physician(s).
 - iii.) Charges made for the cost and administration of anesthetics.
 - iv.) Charges for Medication, x-ray services, laboratory tests and services, oxygen, and medical Treatment(s).
 - v.) Medicines that can only be obtained upon a written prescription of a Physician(s) and dispensed by a licensed pharmacist.
- b.) Outpatient Care:
 - i.) Charges made for diagnosis and Treatment(s) by a Physician(s).
 - ii.) Charges made for the cost and administration of anesthetics.
 - iii.) Charges for Medication, x-ray services, laboratory tests and services, oxygen, and medical Treatment(s).
 - iv.) Medicines that can only be obtained upon a written prescription of a Physician(s) and dispensed by a licensed pharmacist.

Only those expenses specifically described above which are incurred within the Limits stated in the Schedule of Benefits from the onset of the Mental Illness and which are not excluded in the Exclusions are considered Eligible Benefits. In no event shall the Company's maximum liability exceed the maximum stated in the Schedule of Benefits, as to Eligible Benefits during any one Period of Coverage. Mental and Nervous disorder must first Manifest(ed) itself during the Insured Person(s)'s Period of Coverage.

Description of Benefits

Assistance Services: Upon enrollment, You are eligible to use any of the assistance services provided by the Assistance Services Provider. Additional information is contained in the plan summary.

- Open 24 hours/day, 365 days a year
- Multi-lingual personnel
- Physicians / Nurses on staff
- Locate local facilities
- Help with emergency situations.

Plan Definitions

Benefit Period shall mean the allowable time period You have from the date of Injury or onset of Illness to receive Treatment for a Covered Injury or Illness. If Your plan terminates during Your Benefit Period, You will still be eligible to receive Treatment so long as the treatment is within Your Benefit Period and outside Your Home Country (except as provided under the Home Country Coverage).

Coinsurance shall mean the percentage amount of Covered Expenses, after the Deductible, which is Your responsibility to pay.

Common Carrier shall mean any land, sea, and/or air conveyance operating under a valid license for the transportation of passengers for hire.

Company shall mean Certain Underwriters at Lloyds, London.

Deductible shall mean the amount of Covered Expenses which is Your responsibility to pay before benefits under the plan are payable.

Disablement (as used with respect to medical expenses) shall mean an Illness or an Accidental bodily Injury necessitating medical treatment by a Physician.

Eligible Dependent Child shall mean Your unmarried children over fourteen (14) days and under nineteen (19) years of age.

Eligible Spouse shall mean Your legal spouse.

Home Country shall mean the country where You have Your true, fixed and permanent home and principal establishment.

Illness shall mean sickness or disease of any kind contracted and commencing while this plan is in force as to the Insured Person whose Illness is the basis of claim. Any complication or any condition arising out of an Illness for which the Insured Person is being treated or has received Treatment will be considered as part of the original Illness.

Injury shall mean accidental bodily injury or injuries caused by an accident which occurs after the Effective Date of this policy. The Injury must be the direct cause of the loss, independent of disease or bodily infirmity.

Inpatient shall mean if You are confined in an institution and are charged for room and board.

Mountaineering shall mean the sport, hobby or profession of walking, hiking, and climbing up mountains either: 1) utilizing harnesses, ropes, crampons or ice axes; or 2) ascending 4,500 meters or above.

Outpatient shall mean if You receive care in a Hospital or Military Facility or another institution, including; ambulatory surgical center; convalescent/skilled nursing facility; or Physician's office, for an Illness or Injury, but who is confined and is not charged for room and board.

Parachuting shall mean an activity involving the breaking of a free fall from an airplane using a parachute.

Period of Coverage shall mean the Period of Coverage issued by the Company to the Insured Person, typically beginning with the Effective Date and ending with the Expiration Date or the date coverage is renewed by the Company.

Pre-existing Condition(s) shall mean any medical condition, sickness, Injury, Illness, disease, Mental Illness or Mental Nervous Disorder, regardless of the cause including any congenital, chronic, subsequent, or recurring complications or consequences related thereto or resulting therefrom that with reasonable medical certainty existed at the time of application or any time during the 36 months prior to the effective date of coverage under this policy, whether or not previously manifested, symptomatic, known, diagnosed, treated or disclosed. This specifically includes but is not limited to any medical condition, sickness, Injury, Illness, disease, Mental Illness or Mental Nervous Disorder, for which medical advice, diagnosis, care or treatment was recommended or received or for which a reasonably prudent person would have sought treatment during the 36 month period immediately preceding the effective date of coverage under this policy.

Reasonable and Customary shall mean the maximum amount that the plan determines is Reasonable and Customary for Covered Expenses You receive, up to but not to exceed charges actually billed. The determination considers:

1. Amounts charged by other Service Providers for the same or similar service in the locality where received, considering the nature and severity of the bodily Injury or Illness in connection with which such services and supplies are received;
2. Any usual medical circumstances requiring additional time, skill or experience; and
3. Other factors included but not limited to, a resource based relative value scale.

Plan Definitions

Treatment means a specific in-office or Hospital or Military Facility physical examination of or care rendered to You, consultation, diagnostic procedures and services, Surgery, medical services and supplies including medication prescribed or provided by a Service Provider.

You or Your shall mean the Primary Insured Person and the Primary Insured's Spouse or Dependent.

Exclusions and Limitations

No Benefit shall be payable for Accident Medical, Sickness Medical, In-Hospital Indemnity, Unexpected Recurrence, Dental, Emergency Medical Evacuation/Repatriation, Return of Mortal Remains, Return of Minor Child, Emergency Medical Reunion, as the result of:

1. Any Pre-existing Condition(s). For U.S. citizens traveling outside the United States and Canada, the Pre-existing Condition period is twelve (12) months instead of thirty-six (36) months. This exclusion does not apply to Emergency Evacuation/Repatriation or Return of Mortal Remains.
Note: U.S. citizens traveling outside the United States and Canada shall receive up to \$20,000 (Age 65+, up to \$2,500) subject to the chosen Deductible and Coinsurance, for Covered Expenses resulting from a sudden, unexpected recurrence of a Pre-existing Condition while traveling outside the United States. This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs or treatments existent or necessary prior to the Effective Date of coverage.
2. This exclusion does not apply to Emergency Evacuation/Repatriation or Return of Mortal Remains.
3. Injury or Illness which is not presented to the Company for payment within 3 months of receiving Treatment;
4. Charges for Treatment which is not Medically Necessary; Charges provided at no cost to You;
5. Charges for Treatment which exceeds Reasonable and Customary charges;
6. Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes;
7. Services, supplies or treatment, including any period of Hospital or Military Facility confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician;
8. Suicide, or any attempt thereof, while sane or self destruction or any attempt thereof, while sane;
9. War, hostilities or warlike operations (whether war be declared or not), Invasion, Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs, Civil war, Riot, Rebellion, Insurrection, Revolution, Overthrow of the legally constituted government, Civil commotion assuming the proportions of, or amounting to, an uprising, Military or usurped power, Explosions of war weapons, Utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined, Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not, Terrorist activity. For the purpose of this Exclusion; i) Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s). ii) Utilization of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals. iii) Utilization of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals. iv) Utilization of Biological weapons of mass destruction means the emission,

discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals. Also excluded hereon is any Loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the situations described above. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect;

10. Injury sustained while participating in professional athletics;
11. Injury sustained while participating in amateur or interscholastic athletics; this exclusion does not apply to non-competitive, recreational or intramural activities. *Note: A sponsored and/or organized Amateur or Interscholastic Athletic event includes training camps, team sports, or any formal grouping of people participating in one or multiple events that may/may not require a fee for participation.*
12. Routine physicals, immunizations or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations, except in the course of a disablement established by a prior call or attendance of a Physician;
13. Treatment of the temporomandibular joint;
14. Vocational, speech, recreational or music therapy;
15. Services or supplies performed or provided by a relative of Yours, or anyone who lives with You;
16. Cosmetic or plastic Surgery, except as the result of a covered Accident; for the purposes of this plan, treatment of a deviated nasal septum shall be considered a cosmetic condition;
17. Elective Surgery which can be postponed until You return to Your Home Country, where the objective of the trip is to seek medical advice, treatment or Surgery;
18. Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids;
19. Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eyeglasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while covered hereunder;
20. Treatment in connection with alcoholism and drug addiction, or use of any drug or narcotic agent;
21. Injury sustained or Disablement due wholly or partly to the Insured being intoxicated as defined and determined by the laws of the state where the Injury occurred; or to the Insured being under the influence of any narcotic, unless administered on the advice of a Physician;
22. Any Mental and Nervous disorders or rest cures;
23. Congenital abnormalities and conditions arising out of or resulting there from;
24. Expenses which are non-medical in nature;
25. Expenses as a result of or in connection with intentionally self-inflicted Injury or Illness;
26. Expenses as a result of or in connection with the commission of a felony offense;
27. Injury sustained while taking part in mountaineering, hang gliding, parachuting, bungee jumping, zip lining, racing by any animal or motor vehicle or motorcycle, snowmobiling, motorcycle/motor scooter riding (whether as passenger or driver), scuba diving involving underwater breathing apparatus (unless PADI or NAUI certified), water skiing, snow skiing and snowboarding, luge, motocross, Moto X, and any other sport or athletic activity which is undertaken for thrill seeking and exposes the insured to abnormal or extreme risk of injury and/or is in violation of applicable laws, rules, or regulations. Mountaineering shall mean the sport, hobby or profession of walking, hiking, and climbing either: 1) utilizing harnesses, ropes, crampons, or ice axes; or 2) ascending 4500 meters or above. Parachuting shall mean an activity involving the breaking of a free fall using a parachute.
28. Treatment paid for or furnished under any other individual or group policy or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government plan or facility set up for treatment without any cost to You;
29. Treatment of venereal disease;
30. Dental care, except as the result of Injury to natural teeth caused by Accident, unless otherwise covered under this plan;
31. Routine Dental Treatment;
32. For Pregnancy or Illness resulting from Pregnancy, childbirth, or miscarriage unless otherwise covered in the Schedule of Benefits or Description of Benefits;

Exclusions and Limitations

33. For miscarriage resulting from Accident;
34. Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to: artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof;
35. Treatment for human organ tissue transplants and their related treatment;
36. Expenses incurred while in Your Home Country, except as provided under the Home Country Coverage;
37. Expenses incurred during a Hospital or Military Facility emergency visit which is not of an emergency nature;
38. Covered Expenses incurred for which the Trip to the Host Country was undertaken to seek medical treatment for a condition;
39. Covered Expenses incurred during a Trip after Your Physician has limited or restricted travel;
40. This plan does not insure against loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act;
41. Sex change operations, or for treatment of sexual dysfunction or sexual inadequacy;
42. Weight reduction programs or the surgical treatment of obesity;
43. Expenses resulting from Acquired Immune Deficiency Syndrome (AIDS), Aids-Related Complex (ARC) or the Human Immunodeficiency Virus (HIV).

No Benefit shall be payable for Accidental Death and Dismemberment as the result of:

1. Suicide or attempt thereof while sane or self destruction or any attempt thereof while insane;
2. Disease of any kind; Bacterial infections except pyogenic infection which shall occur through an accidental cut or wound;
3. Hernia of any kind;
4. Injury sustained while You are riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft;
5. Injury sustained while You are riding as a passenger in any aircraft (a) not having a current and valid Airworthy Certificate and (b) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft;
6. Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with: (a) war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war; (b) mutiny, riot, strike, military or popular uprising insurrection, rebellion, revolution, military or usurped power. (c) any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of the Government de jure or de facto or to the influencing of it by terrorism or violence; (d) martial law or state of siege or any events or causes which determine the proclamation or maintenance of martial law or state of siege (hereinafter for the purposes of this Exclusion called the "Occurrences"). Any consequence happening or arising during the existence of abnormal conditions (whether physical or otherwise), whether directly or indirectly, proximately or remotely occasioned by, or contributed to by, traceable to, or arising in connection with, any of the said Occurrences shall be deemed to be consequences for which the Company shall not be liable under this Policy except to the extent that the Insured Person shall prove that such consequence happened independently of the existence of such abnormal conditions;
7. Any military, naval or air service training of any kind of any country;
8. Flying in any aircraft being used for or in connection with acrobatic or stunt flying, racing or endurance tests, flying in any rocket-propelled aircraft, flying in any aircraft being used for or in connection with crop dusting or seeding or spraying, fire fighting, exploration, pipe or power line inspection, any form of hunting or herding, aerial photography, banner towing or any experimental purpose, flying in any aircraft which is engaged in any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted;
9. Sickness of any kind;

Exclusions and Limitations

10. Being under the influence of alcohol or having taken drugs or narcotics unless prescribed by a legally qualified Physician or surgeon;
11. Injury occasioned or occurring while You are committing or attempting to commit a felony or to which a contributing cause was You being engaged in an illegal occupation;
12. While riding or driving in any kind of competition;
13. Pregnancy, childbirth, miscarriage or abortion;
14. This plan does not insure against loss or damage (including death or injury) and any associated cost or expense resulting directly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act.

For Interruption of Trip: This insurance does not cover: (1) war or any act of war, whether declared or not; participation in a felony, riot or insurrection; participation in contests of speed; a Pre-existing Condition existing prior to the Insured's departure from their Home Country that has the likelihood of causing death; the Insured Person or Traveling Companion or Traveling Companion's family making changes to personal plans; having business or contractual obligations; being unable to obtain necessary travel documents (passports, visas, etc.); being detained or having property confiscated by customs authorities; carrier caused delays (including bad weather); prohibition or regulatory by any government; default of yacht charter companies; default of the organization from which the Insured Person purchased their trip arrangements.

For Lost of Checked Luggage: This insurance does not cover: animals; automobiles or automobile equipment; boats; motors; motorcycles; other conveyances or their appurtenances (except bicycles while checked as baggage with a Common Carrier); household furniture; eye-glasses or contact lenses; artificial teeth or dental bridges; hearing aids; prosthetic limbs; musical instruments; money or securities; tickets or documents; or sporting equipment if loss or damage results from the use thereof.

Pre-Notification / Referral: Seven Corners Assist must be contacted prior to: (1) any medical treatment being received in the United States; or (2) Hospital or Military Facility admissions worldwide; or (3) inpatient or outpatient surgeries worldwide. Additionally, the Company's appointed network provider must be utilized for medical expenses incurred inside the United States (when available – contact Seven Corners Assist with questions). A listing of network facilities can be found at www.sevencorners.com/findproviders on the worldwide web. Pre-notification does not guarantee that benefits will be paid. Failure to follow Pre-Notification / Referral will result in a 20% reduction of Eligible Benefits. (For Emergency admissions and situations, Seven Corners Assist must be contacted within 48 hours, or as soon as reasonably possible.)

Please be aware that this is not a general health insurance policy, but an interim travel medical program intended for use while away from your Home Country or Country of Residence. The Plan does not guarantee payment to a facility or individual for medical expenses until the Company determines that it is an eligible expense. It is the Insured Person's responsibility to maintain all records regarding travel history and provide any documents to the Administrator which would verify the Eligibility Requirements.

Policy Provisions

Notice of Claim: Written notice of claim must be given to the Company within 90 (ninety) days after the occurrence or commencement of any Disablement covered by the Policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the claimant to the Administrative Offices of the Company, or to any authorized agent of the Company, with information sufficient to identify the Insured Person shall be deemed notice to the Company.

Claim Forms: The Company, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing Proofs of Loss. If such forms are not furnished within fifteen (15) days after the giving of such notice the claimant shall be deemed to have complied with the requirements of the Policy as to Proof of Loss upon submitting, within the time fixed in the Policy for filing Proofs of Loss, written proof covering the occurrence, the character and the extent of the Disablement for which claim is made.

Proof of Loss: Written Proof of Loss must be furnished to the Company at its said office in case of claim for loss for which this Policy provides any periodic payment contingent upon continuing loss within 90 (ninety) days after the termination of the period for which the Company is liable and in case of claim for any other loss within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible.

Time of Payment of Claims: Indemnities payable under the Policy for any loss other than loss for which the Policy provides any periodic payment will be paid immediately upon receipt of due written proof of such loss. Subject to due written Proof of Loss, all accrued indemnities for loss for which the Policy provides periodic payment will be paid at the expiration of each four (4) weeks during the continuance of the period for which the Company is liable, and any balance remaining unpaid upon the termination of liability will be paid immediately upon receipt of due written proof.

Payment of Claims: Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the Insured Person. Any other accrued indemnities unpaid at the Insured Person's death may, at the option of the Company, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Insured Person.

If any indemnity of the Policy shall be payable to the estate of an Insured Person, or to an Insured Person who is a minor or otherwise not competent to give a valid release, the Company may pay such indemnity, up to an amount not exceeding \$1,000, to any Relative by blood or connection by marriage of the Insured Person who is deemed by the Company to be equitably entitled thereto. Any payment made by the Company in good faith pursuant to this provision shall fully discharge the Company to the extent of such payment. Subject to any written direction of the Insured Person all or a portion of any indemnities provided by this Policy on account of Hospital or Military Facility, nursing, medical or Surgical service may, at the Company's option and unless the Insured Person requests otherwise in writing not later than the time for filing proof of such loss, be paid directly to the Hospital or Military Facility or person rendering such services, but it is not required that the service be rendered by a particular Hospital or Military Facility or person.

Physical Examination and Autopsy: The Company at its own expenses shall have the right and opportunity to examine the person of any individual whose Injury or Illness is the basis of claim when and as often as it may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death, where it is not forbidden by law.

Policy Provisions

Legal Actions: No actions at law or in equity shall be brought to recover on the Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with requirements of this Policy. No such action shall be brought after expiration of three (3) years after that time written Proof of Loss is required to be furnished.

Subrogation: To the extent the Company pays for a loss suffered by an insured, the Company will take over the rights and remedies the insured had relating to the loss. This is known as subrogation. The insured must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may require. If the company takes over an insured's rights, the insured must sign an appropriate subrogation form supplied by the Company.

Pre-Notification and Network Information: Many facilities inside the U.S. are not familiar with travel medical insurance and this creates unnecessary problems for insureds. **Seven Corners Assist must be contacted and Seven Corners' provider network must be utilized for treatment received in the United States.** When contacted properly, Seven Corners Assist is able to notify the network provider of benefits, coverage, and conditions in advance of the insured's arrival. While utilizing the network does not guarantee benefits or that the treating facility will bill Seven Corners directly, it saves the insured from many administrative hassles and places the facility in contact with the Seven Corners claims department. Seven Corners does not have network facilities outside the United States. Outside of the United States, the insured must pre-notify Seven Corners Assist for any Hospital or Military Facility admissions or any inpatient / outpatient surgeries.

Contact information for Seven Corners Assist is below and on the back of your ID Card. A listing of network providers can be found at www.sevencorners.com/findproviders on the web. Following these procedures are very important; failure to do so will result in a 20% reduction of eligible benefits.

How to Obtain Travel Assistance: To receive assistance worldwide, call Seven Corners Assist at the numbers below and provide them with your ID Number.

For Emergency Medical Evacuation, Return of Remains, Emergency Reunion, Return of Minor Child, Assistance Services, call:

If in the United States or Canada: 1-800-690-6295, or
If outside the United States or Canada: 1-317-818-2808 (collect)

Claims Services: Important Note: Claim forms and receipts for medical expenses must be sent to Seven Corners quickly. Claim submissions must be made within ninety (90) after the Date of Service. Should they be received after ninety (90) days, they may be considered ineligible.

To report claims or verify eligibility, send the original bills and claim forms to Seven Corners, Inc., or call or fax to the numbers below. Be certain to include your ID# shown on the ID Card with all correspondences:

Seven Corners, Inc.
303 Congressional Blvd; Carmel, IN 46032
800-335-0477 or 317-575-2256 FAX 317-575-2659
Email: info@sevencorners.com
www.SevenCorners.com

Insurance Company: This Insurance is underwritten Certain Underwriters at Lloyds, London, rated A "Excellent" by AM Best.

Premium

Global Security	Per Day	
	\$100 Deductible	\$250 Deductible
0 to 18	\$3.88	\$3.50
19 to 29	\$3.88	\$3.50
30 to 39	\$5.12	\$4.61
40 to 49	\$7.60	\$6.88
50 to 59	\$11.49	\$9.30
60 to 64	\$13.21	\$11.94
65 to 69	\$15.83	\$14.36

Attention: Certain Underwriters at Lloyd's, London, operates as an approved Surplus Lines market. The premiums listed above include a general Surplus Lines Tax.

Payment of Premium: Premium should be made payable to Seven Corners, Inc. and can be paid either by check or credit card (Visa, MasterCard, Discover, Diners Club). Premium is due in advance, meaning that prior to the insureds departing on their international trip, payment should be sent to Seven Corners, Inc. so that is properly credited and coverage is in place.

Group Enrollment (Online): Seven Corners, Inc. offers an Online Group Enrollment System. The Online Group Enrollment System allows the group representative to immediately add enrollment and eligibility data, 24 hours a day. The group representative receives an email confirmation with each insured's Virtual ID card, a PDF link to the Program Summary and Claim form, which can be printed at any time. Contact your agent or Seven Corners, Inc. representative to receive additional information or an electronic presentation of the Online Group Enrollment System.

Group Enrollment (Off-Line): In order to enroll insured persons under the group program, Seven Corners, Inc. will need to receive a group census along with the premium amount. The census can be e-mailed, faxed or mailed and would need to include the following:

1. Name of Insured
2. Effective Date
3. Expiration Date
4. Date of Birth or Age
5. Premium Amount Submitted for the Insured

Information

Policy and claims administration to be provided by:

Seven Corners, Inc.
303 Congressional Boulevard
Carmel, IN 46032
800-335-0477
Fax: 317-575-2870

International 24 hour assistance services provided by:

Seven Corners Assist
Carmel, IN USA
Refer to group number (assigned when policy is issued) when calling
If in the United States or Canada: 1-800-690-6295
If outside the United States or Canada: 0-317-818-2808 (collect)

PPO Network provided by:

Hygeia. (www.sevencorners.com/ppo)

The Underwriter: The Group Plan is underwritten by **Certain Underwriters at Lloyd's, London**. As the largest insurance entity in the world, Lloyd's has earned an A (Excellent) rating from AM Best and an A+ (Strong) rating from Standard and Poors.